REMARKS

Claims 1-19 are pending in this application. By this Amendment, the specification is amended to cure an informality. Thus, no new matter is added by this Amendment.

In view of the foregoing, it is respectfully submitted that this application is still condition for allowance. Should anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted

James A. Oliff

Registration No. 27,075

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JAO:LMS/hs

Date: January 30, 2007

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DEPOSIT ACCOUNT USE AUTHORIZATION

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